STATE OF ARIZONA

JAN 28 2013

2]	DEPARTMENT	OF	INSURANCE
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DEPT OF HISURANCE

In the Matter of:)
) No. 13A- 022 - INS
ESPINOZA, JUAN C,)
(Arizona License Number 888469)	,)
(National Producer Number 9154147))
) CONSENT ORDER
Respondent.)
	,)
	,)

The State of Arizona Department of Insurance ("Department") has received evidence that **Juan C Espinoza ("Respondent")** violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Respondent is, and was at all material times, licensed as an Arizona resident accident/health, life, casualty, and property insurance producer, Arizona license number 888469, which expires on August 31, 2014.
- 2. Respondent's address of record is 1001 N. 43rd Ave. #88 Phoenix, Arizona 85019 (business/mailing/residence).
- 3. As of October 1, 2008, the Department shall not issue a license to an individual if the individual does not provide documentation of citizenship or alien status indicating that the individual's presence in the United States is authorized under federal law. A.R.S. § 41-1080(A). An individual may present any of thirteen documents to establish that the individual's

presence is authorized. *Id.* Respondent is not exempt from the requirement under A.R.S § 41-1080(B).

4. On or about February 1, 2011, Respondent submitted a renewal application to the Department. He also submitted the required L-152 form for the license eligibility requirement under A.R.S § 41-1080(A) and checked the box indicating that he was providing a United States passport. Respondent did not present a United States passport and instead provided a Mexican passport.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct as described above constitutes obtaining or attempting to obtain a license through misrepresentation or fraud within the meaning of A.R.S. § 20-295(A)(3).
- 4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

ORDER

IT IS HEREBY ORDERED THAT:

Respondents' license is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this 28th day of January 2013.

GERMAINE L. MARKS Director of Insurance A 22

CONSENT TO ORDER

1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.

- Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
 Conclusions of Law and Order.
- 3. Respondent is aware of his right to notice and a hearing at which he may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- 4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to him to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against him and does not preclude any other agency, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC) and that he may have to report this administrative action on any future licensing applications either to the Department or other states' Departments of Insurance.

01/24/13 Date

Juan C. Espinoza, License No. 888469

1	CODITS of the female in a well at 1/4 at
2	COPIES of the foregoing mailed/delivered this 28th day of January, 2013, to:
3	Juan C. Espinoza 1001 N. 43 rd Ave. #88
4	Phoenix, AZ 85019 Respondent
5	Mary Kosinski, Executive Assistant for Regulatory Affairs
6	Mary Butterfield, Assistant Director, Consumer Affairs Division Catherine M. O'Neil, Consumer Legal Affairs Officer
7	Steven Fromholtz, Licensing Supervisor Charles Gregory, Investigations Supervisor
8	Randy Markham, Investigator Department of Insurance
9	2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
10	Currey Buton
11	Curvey Walters Burton
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